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File Number 385000058

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE:	§	CASE NO. 05-13230-FRM
RUTH ELLEN WHITWORTH	§	
Debtor	§	CHAPTER 13

OBJECTION TO CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN

COMES NOW, WORLD SAVINGS BANK, FSB, a secured creditor and party in interest, hereinafter called "Claimant," and files this Objection to Confirmation of Debtor's Chapter 13 Plan and would respectfully show the Court the following:

1. Claimant is the holder of a lien secured by real property of the Debtor described as:

LOTS 49 & 50, HAMILTON HILLS, AN ADDITION IN TRAVIS COUNTY, TEXAS,
ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN BOOK 58, PAGE
93, OF THE PLAT RECORDS OF TRAVIS COUNTY, TEXAS.

PROPERTY ALSO KNOWN AS: 20808 HAMILTON POOL ROAD, DRIPPING SPRINGS, TX, 786202827

2. Debtor does not have a feasible Plan. On its face, it does not appear that Debtor will be able to make all payments under the Plan and to comply with the Plan. Therefore, confirmation should be denied as not meeting the requirements of 11 U.S.C. §§1322 and 1325.

3. The Plan does not treat Claimant's claim properly. Confirmation should be denied, as the Plan does not meet the requirements of 11 U.S.C. §1325.

a. The total pre-petition arrearage is \$30,879.82, as stated in Claimant's Proof of Claim, filed on or about 10/3/2005, and incorporated herein for all purposes. The Debtor's Plan provides only \$15,000.00 for Claimant's secured arrearage claim.

b. Said Claim includes Insurance disbursements of \$10,189.86 and Tax disbursements of \$13,503.63. Debtor's Plan fails to provide for the payment of taxes or insurance regarding the Property.

WHEREFORE, PREMISES CONSIDERED, Claimant prays that upon hearing of this Objection to Debtor's Chapter 13 Plan, the Court sustain the Objection and deny Confirmation until such time as Debtor proposes a Plan that provides for the total arrearage set forth in Claimant's proof of claim, and for all other relief, at law or in equity, as is just.

Respectfully submitted,

BAXTER & SCHWARTZ, P.C.

/s/ Angela K. Randermann

ANGELA K. RANDERMANN

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CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing Objection has been served on all parties as identified below by electronic notice or First Class US Mail, postage prepaid on October 20, 2005.

/s/ Angela K. Randermann

ANGELA K. RANDERMANN

Debtors

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